

The Constitutional Carrier Scorecard

Evaluate the Strength of Your Financial Foundation

Created by SafeSimpleSound Financial Planning

Your S3 Carrier Scorecard

What You'll Discover:

- A simple audit grid to list and score your current carriers
 - A clear scoring rubric based on Constitutional Principles
 - Your personal "Sleep Well" score
 - The constitutional advantage of knowing where you stand
-

Part 1: The Audit Grid

Instructions: List your policies below (Life, Disability, Home, Auto). Use the rubric in Part 2 to assign points.

Policy	Carrier Name	Admitted?	Mutual?	AM Best Rating	Score
Life Insurance	_____	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	_____	_____
Disability	_____	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	_____	_____
Home/Auto	_____	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	_____	_____
TOTAL					_____

Part 2: The Scoring Rubric

Calculate Your Constitutional Strength

1. Jurisdiction Safety (Safe)

- +10 Points: Carrier is Admitted in your state (State Guaranty Protection).
- 0 Points: Surplus Lines / Non-Admitted.

2. Alignment of Interest (Simple)

- +10 Points: Mutual Company (Owned by you).
- +5 Points: Stock Company (Owned by investors).

3. Financial Strength (Sound)

- +10 Points: Rated A++ or A+.
- +5 Points: Rated A or A-.
- 0 Points: Rated B++ or below.

4. Representation

- +5 Points: Bought through an Independent Broker (Client Advocate).
- 0 Points: Bought through a Captive Agent (Company Rep).

Grading Scale

- 30-35 Points: Constitutional Fortress. rock-solid foundation.
- 20-29 Points: Standard. Good, but verify specific risks.
- Below 20: Fragile. Immediate review recommended.

Insights Summary

Key S3 Differentiator: We measure success by the reliability of the promise, not the cheapness of the premium.

Educational Generosity Promise: This scorecard gives you an objective way to evaluate your portfolio, even if you never hire us.

Stakeholder Synthesis: Brings clarity to the often murky world of insurance quality.

Your Next Steps

Immediate Action (Next 7 days): Complete the grid for your largest insurance policy.

Foundation Building (Next 30 days): If your score is “Fragile,” contact your current agent and ask why.

Professional Support: Send us your completed scorecard for a complimentary “S3 Second Opinion.”

This document embodies S3's constitutional commitment to educational generosity. Whether you become a client or not, this framework provides genuine value for your assessment journey.

© SafeSimpleSound Financial Planning • Excellence Through Foundation-First Wisdom